

Consumer Unsecured Personal Loan Fee Table, Citibank (China) Co., Ltd.

No.	Items	Services	Customers	Charge Standard	Remarks
Market-Basis Pricing Items					
6-1	Early Payoff Fee	Providing loan early payoff service	UPL Customers	Early Payoff Fee is charged as 5% of the remaining principal balance.	Early payoff conditions please refer to the loan contract for details.
Charge Rationale:					
1. The Early Payoff Fee setting is on the basis of our bank's people-related cost and the fund re-management cost, as well as market practice.					

Remarks:

- The fee table is effective from August 1st, 2014. The fee table is for reference only, and will be adjusted anytime subject to but not limited to the change of the applicable laws and regulations, market convention, commercial bank decision mechanism and third party authority fee, details can be referred from relative terms of service or latest fee table announced by Citibank (China) Co.,Ltd. Any further adjustment will be notified at business outlets or Citi website(www.citibank.com.cn).
- For other customized services, corresponding fee charges and applicable terms and conditions will be subject to the agreement between client and bank.
- If UPL customers open banking account, please refer to <Consumer Banking Basic Service Fee Table, Citibank (China) Co., Ltd. > for related customer monthly account maintenance fee standard and other account service fee standard.
- The fee table only includes fees charged by Citibank(China) Co., Ltd.; neither taxes and other costs charged by government, nor fees charged directly by third party are included. Taxes and other costs are borne by customers.
- The Chinese version shall apply and prevail in case of discrepancies between English and Chinese version.

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